

Fig. 1a – Traditional SHiPSsm

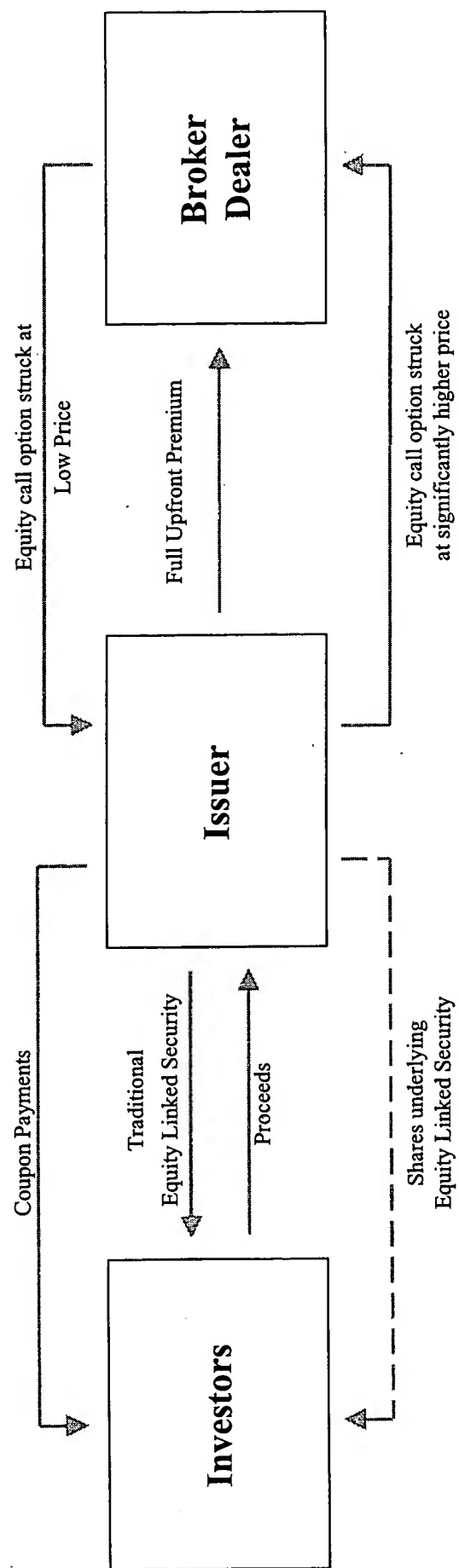


Fig. 1b – Traditional SHiPSsm (example)

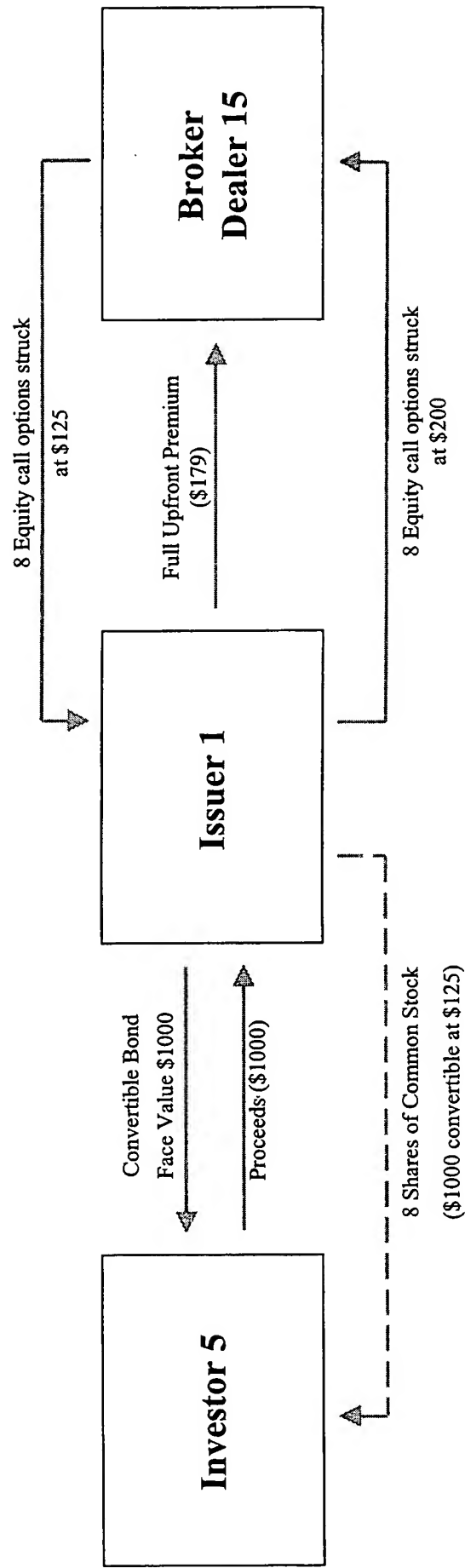


Fig. 2a – Issuer Installment SHiPSsm

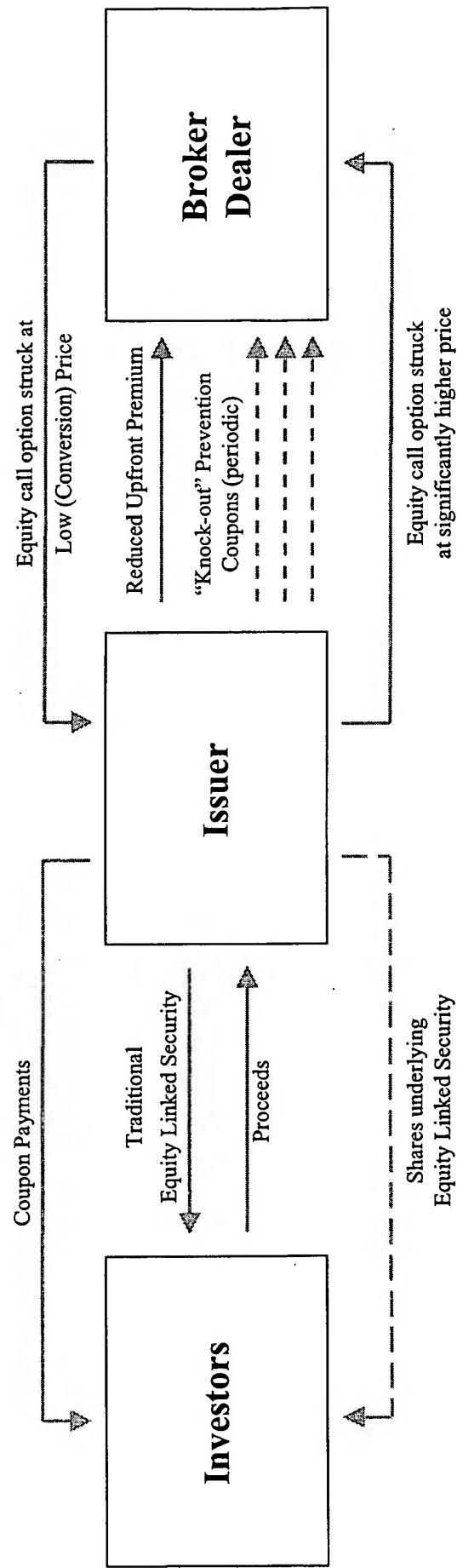


Fig. 2b – Issuer Installment SHiPSsm (example)

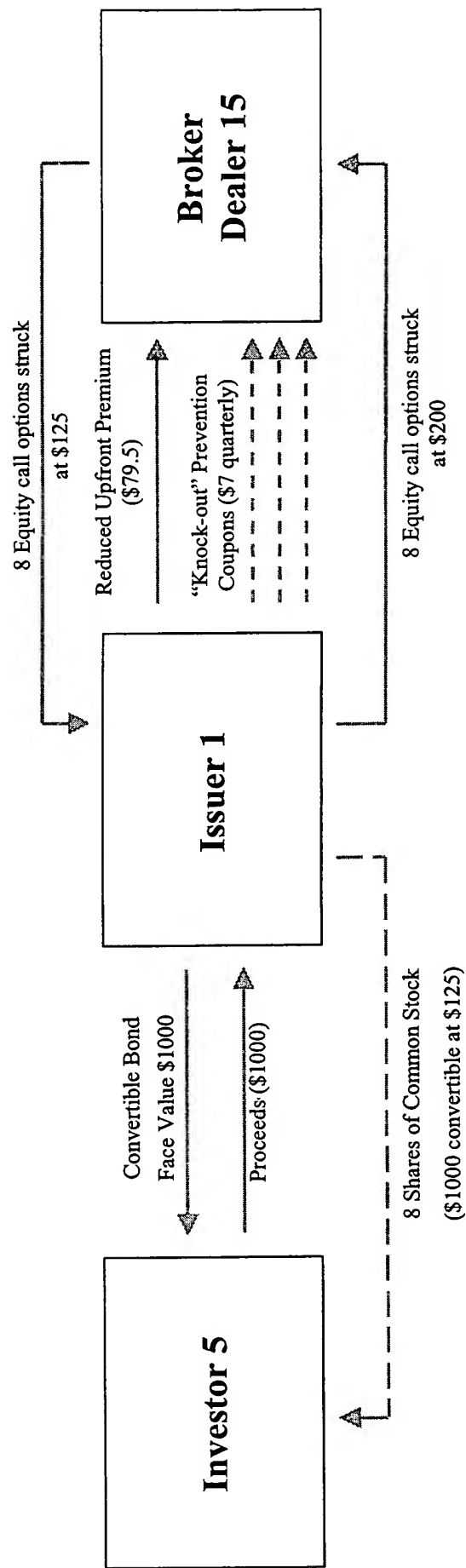


Fig. 3a – Investor Installment SHiPSsm

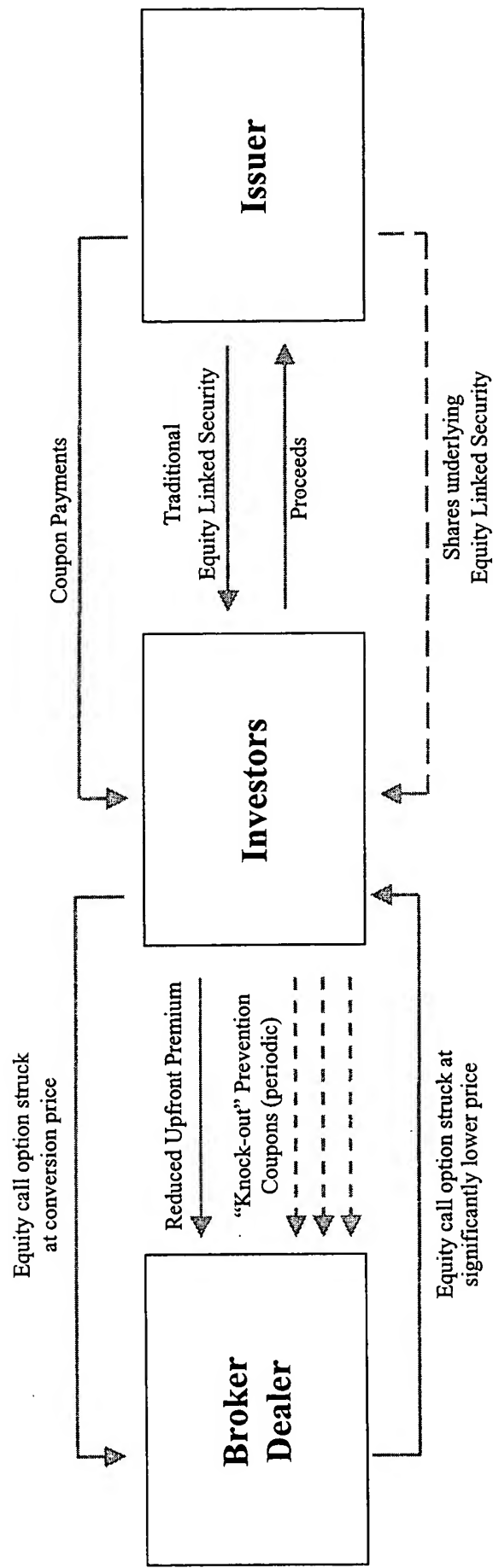


Fig. 3b – Investor Installment SHiPSsm (example)

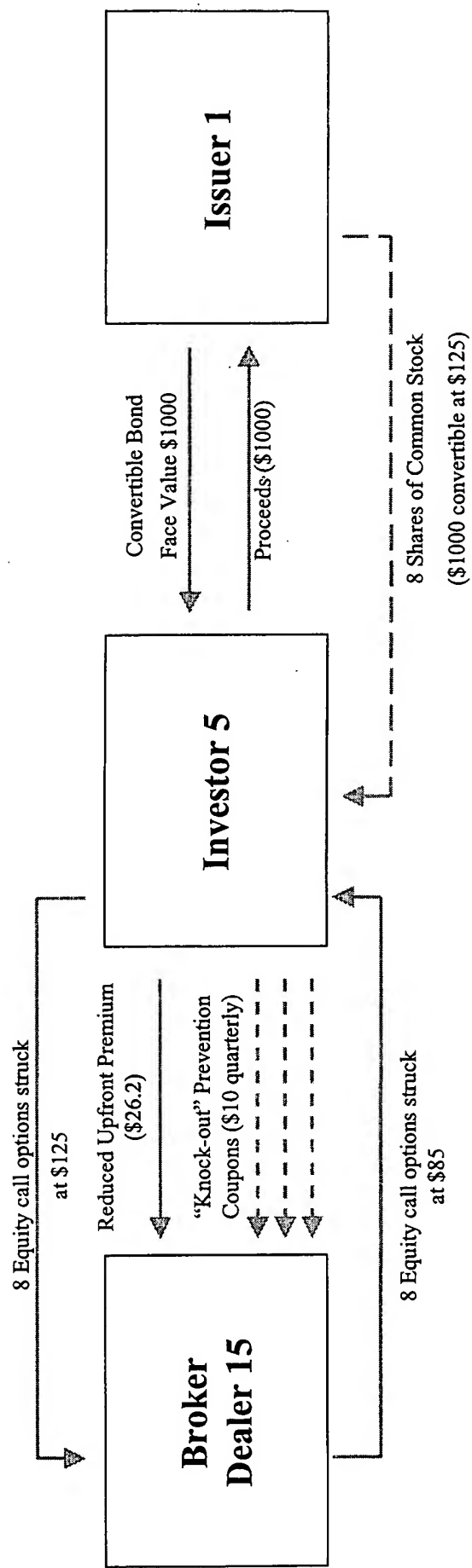


Fig. 4 – System Account Management
Logic Flow Diagram

